

**Information to identify the case:**

Debtor 1	<u>Cynthia A. Bennett</u>	Social Security number or ITIN	xxx-xx-8155
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-18158-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cynthia A. Bennett  
aka Cynthia Gerace

8/2/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cynthia A. Bennett  
 Debtor

Case No. 19-18158-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db +Cynthia A. Bennett, 112 Rutherford Place, North Arlington, NJ 07031-6058  
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,  
 Colorado Springs, CO 80962-2180  
 518197737 +Active Orthopedics & Sports Medicine LLC, 440 Old Hook Road, 2nd Fl, Emerson, NJ 07630-1331  
 518197738 +Best Buy Credit Services, Citibank, P.O. Box 790441, Saint Louis, MO 63179-0441  
 518197742 +Hackensack U Medical Center, P.O. Box 48027, Newark, NJ 07101-4827  
 518197743 +Kearny Bank, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408  
 518197746 +LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240  
 518197745 +Labcorp, P.O. Box 2240, Burlington, NC 27216-2240  
 518201699 +Michael Gerace, 730 Maple Avenue, Brick, NJ 08724-1584  
 518197750 +NJ E-ZPass, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650-4971  
 518197751 PM Pediatrics of Livingston, One Hollow Lane, Suite 301, New Hyde Park, NY 11042-1215  
 518197752 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
 518197753 +Port Authority of NY & NJ, Violations Processing Center, P.O. Box 15136,  
 Albany, NY 12212-5136  
 518197755 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus Mortgage, P.O. Box 2008, Grand Rapids, MI 49501)  
 518197756 Skin Laser-Hackensack, 20 Prospect Avenue, Ste 702, Hackensack, NJ 07601-1974  
 518197757 +State of NJ Student Assistance, PO Box 538, Trenton, NJ 08625-0538  
 518197759 +Vital Recovery Services, P.O. Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 23:16:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Aug 02 2019 23:16:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Aug 03 2019 02:38:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 518197739 +EDI: CAPITALONE.COM Aug 03 2019 02:38:00 Capital One, Bankruptcy Dept, P.O. Box 30273,  
 Salt Lake City, UT 84130-0273  
 518197741 EDI: FORD.COM Aug 03 2019 02:38:00 Ford Motor Credit, Bankruptcy Service Center,  
 P.O. Box 6275, Dearborn, MI 48121  
 518197744 +E-mail/Text: bncnotices@becket-lee.com Aug 02 2019 23:15:58 Kohl's, P.O. Box 3043,  
 Milwaukee, WI 53201-3043  
 518197747 +E-mail/Text: bk@lendingclub.com Aug 02 2019 23:17:23 Lending Club,  
 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985  
 518197749 +E-mail/Text: bankruptcydepartment@tsico.com Aug 02 2019 23:17:32 MTA Bridges and Tunnels,  
 c/o Transworld Systems Inc, 5626 Frantz Road, Dublin, OH 43017-1559  
 518197748 +EDI: TSYS2.COM Aug 03 2019 02:38:00 Macy's/Amex, Bankruptcy Processing, P.O. Box 8053,  
 Mason, OH 45040-8053  
 518197754 +EDI: RMCB.COM Aug 03 2019 02:38:00 RMCB, 4 Westchester Plaza, Ste 110,  
 Elmsford, NY 10523-3835  
 518200572 +EDI: RMSC.COM Aug 03 2019 02:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518197758 +E-mail/Text: bankruptcydepartment@tsico.com Aug 02 2019 23:17:32 Transworld Systems,  
 500 Virginia Drive, Ste 514, Fort Washington, PA 19034-2707  
 518197740 EDI: USBANKARS.COM Aug 03 2019 02:38:00 Elan Financial, P.O. Box 108,  
 Saint Louis, MO 63166

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Aug 02, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com  
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association  
rsolarz@kmlawgroup.com  
Steven J. Abelson on behalf of Debtor Cynthia A. Bennett sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5